

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1 – 36 (previously cancelled)

37. (Previously Presented) A method, comprising:

receiving a list identifying one or more merchants from a consumer;

searching a master merchant file database, including information associated with merchants that has been received from other consumers, to determine if information associated with at least one of the identified one or more merchants is included in the master merchant file database;

adding information associated with at least one of the identified one or more merchants to the master merchant file database if information associated with the at least one of the identified one or more-merchants is determined not to be included in the master merchant file database,

wherein a merchant credit limit is associated with each of the at least one of the identified one or more merchants;

receiving a request to pay a bill associated with one of the at least one of the identified one or more merchants on behalf of the consumer; and

processing the request to generate an instruction to pay the bill, wherein the merchant credit limit associated with the one of the at least one of the identified one or more merchants is utilized in the processing of the payment request.

38. (Currently Amended) The method of claim 37, wherein the request to pay a bill is a request to pay a first bill and further comprising:

receiving, via a network, a request to pay a second bill associated with a merchant on behalf of the consumer;

searching the master merchant file database to determine if information associated with the merchant is included in the master merchant file database;

adding information associated with the merchant to the master merchant file database if information associated with the merchant is determined to not be included in the master merchant file database; and

processing the request to pay the second bill to generate an instruction to pay the second bill.

39-41. (Previously Cancelled)

42. (Previously Presented) A system comprising:

a network interface configured (i) to receive a list of one or more merchants from a consumer, and (ii) to receive a request to pay a bill associated with one of the one or more merchants on behalf of the consumer;

a storage device configured to store a master merchant file database including merchants identified by other consumers; and

a processor configured (i) to search the master merchant file database to determine if each of the one or more merchants on the received list is included in the master merchant file

database, (ii) to add at least one of the one or more merchants from the list to the master merchant file database, if the at least one of the one or more merchants is determined to not be included in the master merchant file database, (iii) to associate a merchant credit limit with each of the at least one of the one or more merchants added to the master merchant database, and (iv) to process the payment request to generate an instruction to pay the bill, wherein the merchant credit limit associated with the one of the at least one of the one or more merchants is utilized in the processing of the payment request.

43. (Currently Amended) The system of claim 42, wherein:

the network interface is further configured to receive a request to pay a second bill associated with another merchant on behalf of the consumer; and the processor is further configured to:

search the master merchant file database to determine if the other merchant is included in the master merchant file database;

add the other merchant to the master file database if the other merchant is determined to not be included in the master merchant file database; and

process the request to pay the second bill to generate an instruction to pay the second bill.

44-46. (Previously Cancelled)

47. (Currently Amended) An article of manufacture, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive a list identifying one or more merchants from a consumer;

search a master merchant file database, including merchants identified by other consumers to determine if each of the one or more merchants on the received list is included in the master merchant file database;

add at least one of the one or more merchants to the master merchant file database if the at least [on] one of the one or more merchants is determined to not be included in the master merchant file database;

associate a merchant credit limit with each of the at least one of the one or more merchants added to the master merchant file,

receive a request to pay a bill associated with one of the at least one of the one or more merchants on behalf of the consumer; and

process the payment request to generate an instruction to pay the bill, wherein the merchant credit limit associated with the one of the at least one of the one or more merchants is utilized in the processing of the payment request.

48. (Currently Amended) The article of manufacture according to claim 47, wherein the computer readable medium is further readable to cause the computer to:

receive, via a network, a request to pay a second bill associated with another merchant on behalf of the consumer;

search the master merchant file database to determine if the other merchant is included in the master merchant file database;

add the other merchant to the master merchant file database to determine if the other merchant is not included in the master merchant file database; and

process the request to pay the second bill to generate an instruction to pay the second bill.

49-52. (Previously Cancelled)

53. (Currently Amended) The method of claim 37, wherein the merchant credit limit associated with the one of the at least one of the identified one or more merchants is specific to the one of the identified one or more merchants.

54. (Currently Amended) The method of claim 37, further comprising:  
associating an account scheme with the at least one of the identified one or more merchants.

55-56. (Previously Cancelled)

57. (Previously Presented) The system of claim 42, wherein the merchant credit limit associated with the one of the at least one of the one or more merchants is specific to the one of the one or more merchants.

58. (Previously Presented) The system of claim 42, wherein, the processor is further configured to:

associate an account scheme with the at least one of the one or more merchants.

59-60. (Previously Cancelled)

61. (Previously Presented) The article of manufacture according to claim 47, wherein the merchant credit limit associated with the one of the at least one of the one or more merchants is specific to the one of the one or more merchants.

62. (Previously Presented) The article of manufacture according to claim 47, wherein the computer readable medium is further readable to cause the computer to:

associate an account scheme with the at least one of the one or more merchants.

63. (Previously Cancelled)